

Total Cost Analysis

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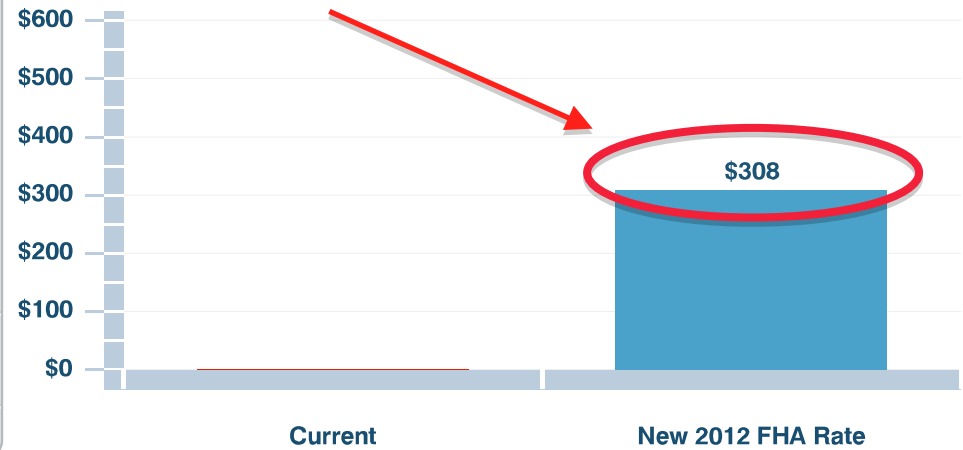
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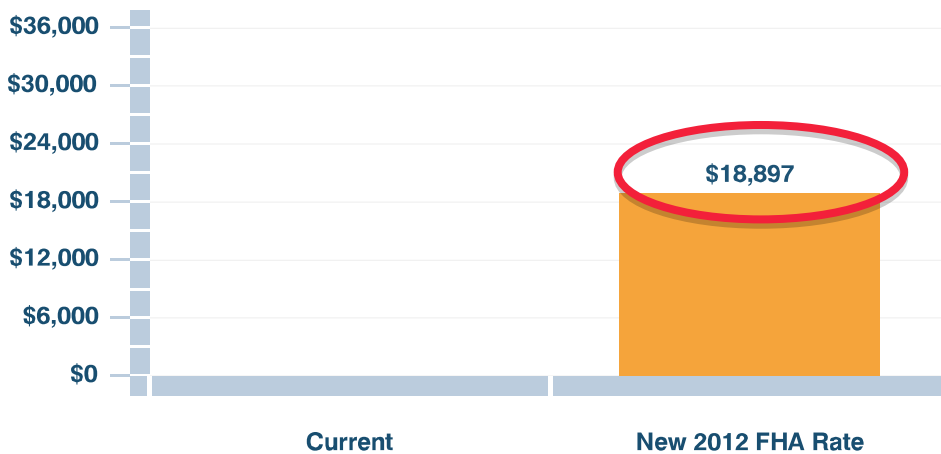
Summary

	Current	New 2012 FHA Rate
Loan Amount:	\$291,568	\$291,860
Interest Rate:	5.25%	3.875%
APR:	5.25%	3.883%
Term (mos):	360	360
Payment:	\$1,941.55	\$1,633.43
Cash Out:	NA	\$0.00
Monthly Savings:	\$0.00	\$308.12
Savings: (5 yrs)	\$0	\$18,897
Freedom Point:	27.17 yrs	30 yrs

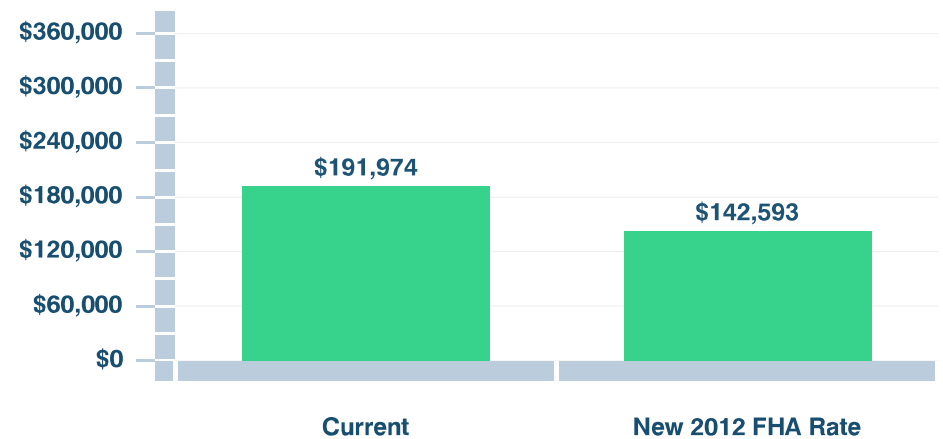
Monthly Payment Savings



Savings Over 5 Years



Interest & MI Paid in 15 Years





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Total Cost Analysis

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This section overviews your monthly payments for each prospective mortgage plan. Note that the payment includes all applicable taxes and insurance.

Product Name:	Current	New 2012 FHA Rate
Loan Amount:	\$291,568	\$291,860
Interest Rate:	5.25%	3.875%
*APR:	5.25%	3.883%
Term (months):	360	360
Mtg Insurance:	\$109.34	\$133.64
Total PITI Payment:	\$1,941.55	\$1,633.43
Monthly Payment:	\$1,941.55	\$1,633.43

Total Cost Analysis (5 yrs)

Total Payments:	\$100,833	\$82,346
Principal Paid:	\$27,715	\$28,416
Int & MI Paid:	\$73,118	\$54,221
Balance Remaining:	\$263,853	\$263,443
Closing Costs:	\$0	\$0
Total Cost:	\$73,118	\$54,221
Net Savings:	\$0	\$18,897

This section overviews your short term payments for each prospective mortgage plan. Note that the payment includes all applicable taxes and insurance.

Home Value:	\$0	\$0
Loan Balance:	\$181,043	\$187,123
Int & MI Paid:	\$191,974	\$142,593
Principal Paid:	\$110,525	\$104,736
Total Int & MI:	\$191,974	\$142,593

Interest and MI Paid in 15 years

This section overviews your long term payments for each prospective mortgage plan.

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DISCLAIMER: The results above are based on (i) information provided by you, (ii) estimates of interest rates, your ability to save, your tax bracket, closing costs and other amounts, (iii) currently available loan programs and (iv) information and assumptions discussed with your advisor, all of which might change over time.

